FINANCIAL CONDITION REPORT ON EXAMINATION

OF THE

JOHN HANCOCK LIFE INSURANCE COMPANY

OF NEW YORK

AS OF DECEMBER 31, 2024

EXAMINER: **JAN PIERRE SANTIAGO, CFE**

DATE OF REPORT: **JUNE 3, 2026**

TABLE OF CONTENTS

ITEM		PAGE NO.
1.	Executive summary	2
2.	Scope of examination	3
3.	Description of Company	5
	A. History	5
	B. Holding company	5
	C. Organizational chart	6
	D. Service agreements	7
	E. Management	8
4.	Territory and plan of operations	11
	A. Statutory and special deposits	11
	B. Direct operations	11
	C. Reinsurance	11
5.	Financial statements	13
	A. Independent accountants	13
	B. Net admitted assets	14
	C. Liabilities, capital and surplus	15
	D. Condensed summary of operations	16
	E. Capital and surplus account	17
	F. Reserves	18
6.	Prior report summary and conclusions	19
7.	Summary and conclusions	20

June 3, 2026

Honorable Kaitlin Asrow
Acting Superintendent of Financial Services
New York, New York 10004

Dear Kaitlin Asrow:

In accordance with the instructions contained in Appointment No. 32820, dated July 7, 2025, and annexed hereto, an examination has been made into the condition and affairs of John Hancock Life Insurance Company of New York, hereinafter referred to as "the Company" or "JHNY." The Company's home office is located at 100 Summit Lake Drive, 2nd Floor, Valhalla, NY 10595.

Wherever "Department" appears in this report, it refers to the New York State Department of Financial Services.

The report indicating the results of this examination is respectfully submitted.

1. EXECUTIVE SUMMARY

The material comment contained in this report is summarized below.

The Department conducted a review of the reserves as of December 31, 2024. This review included an examination of the asset adequacy analysis in accordance with 11 NYCRR 95 (Insurance Regulation 126). During the asset adequacy analysis review, the Department noted concerns with the modeling methodology used for Yearly Renewable Term ("YRT") reinsurance. The Company has agreed to refine its methodology and to strengthen reserves in a manner acceptable to the Department. The Company agreed to establish $495 million in additional reserves by December 31, 2026. (See item 5F of this report.)

2. SCOPE OF EXAMINATION

The examination of the Company was a full-scope examination as defined in the National Association of Insurance Commissioners' ("NAIC") *Financial Condition Examiners' Handbook, 2025 Edition* (the "Handbook"). The examination covers the five-year period from January 1, 2020 to December 31, 2024. The examination was conducted observing the guidelines and procedures in the Handbook and, where deemed appropriate by the examiner, transactions occurring subsequent to December 31, 2024, but prior to the date of this report (i.e., the completion date of the examination) were also reviewed.

The examination was conducted on a risk-focused basis in accordance with the provisions of the Handbook published by the NAIC. The Handbook guidance provides for the establishment of an examination plan based on the examiner's assessment of risk in the insurer's operations and utilizing that evaluation in formulating the nature and extent of the examination. The examiner planned and performed the examination to evaluate the current financial condition as well as identify prospective risks that may threaten the future solvency of the insurer. The examiner identified key processes, assessed the risks within those processes and evaluated the internal control systems and procedures used to mitigate those risks. The examination also included assessing the principles used and significant estimates made by management, evaluating the overall financial statement presentation, and determining management's compliance with New York statutes and Department guidelines, Statutory Accounting Principles as adopted by the Department, and annual statement instructions.

The examination was called by the Michigan Department of Insurance and Financial Services ("Michigan") in accordance with the Handbook guidelines, through the NAIC's Financial Examination Electronic Tracking System. Michigan served as the lead state with participation from the states of Massachusetts and New York. Since the lead and participating states are all accredited by the NAIC, all states deemed it appropriate to rely on each other's work.

Information about the Company's organizational structure, business approach, and control environment was utilized to develop the examination approach. The Company's risks and management activities were evaluated incorporating the NAIC's nine branded risk categories. These categories are as follows:

- Pricing/Underwriting
- Reserving

- Operational
- Strategic
- Credit
- Market
- Liquidity
- Legal
- Reputational

The Company was audited annually, for the years 2020 through 2024, by the accounting firm of Ernst and Young, LLP ("EY"). The Company received an unqualified opinion for all years. Certain audit workpapers of the accounting firm were reviewed and relied upon in conjunction with this examination. John Hancock Life Insurance Company (USA), the Company's parent, has an internal audit department and a separate internal control department which was given the task of assessing the internal control structure and compliance with the Sarbanes-Oxley Act of 2002 ("SOX"). Where applicable, SOX workpapers and reports were reviewed, and portions were relied upon for this examination.

The examiner reviewed the corrective actions taken by the Company with respect to the recommendation and violation contained in the prior financial condition report on examination. The results of the examiner's review are contained in item 6 of this report.

This report on examination is confined to financial statements and comments on those matters which involve departure from laws, regulations, or rules, or which require explanation or description.

3 DESCRIPTION OF COMPANY

A. History

The Company was incorporated as a stock life insurance company under the laws of New York on February 10, 1992, was licensed on July 22, 1992, and commenced business on July 22, 1992. Initial resources of $7,500,000, consisting of common (preferred) capital stock of $2,000,000 and paid in and contributed surplus of $5,500,000, were provided through the sale of 2,000,000 shares of common stock (with a par value of $1 each) for $3.75 per share.

The Company was a wholly owned subsidiary of The Manufacturers Life Insurance Company of North America ("MNA"), a Delaware life insurance company. MNA was an indirect wholly owned subsidiary of Manulife USA, a Michigan life insurance company, which in turn was an indirect wholly owned subsidiary of The Manufacturers Life Insurance Company ("MLI"), a Canadian life insurance company. On January 1, 2002, holding company restructuring took place whereby MNA and its parent merged with and into Manulife USA, and the Company became a wholly owned subsidiary of Manulife USA. On April 28, 2004, Manulife Financial Corporation ("MFC"), the parent company of MLI, merged with John Hancock Financial Services, Inc. On January 1, 2005, Manulife USA was renamed John Hancock Life Insurance Company (U.S.A.) ("JHUSA") and the Company adopted its current name.

As of December 31, 2024, the Company's capital stock and paid-in and contributed surplus were $2,000,003 and $913,305,622, respectively.

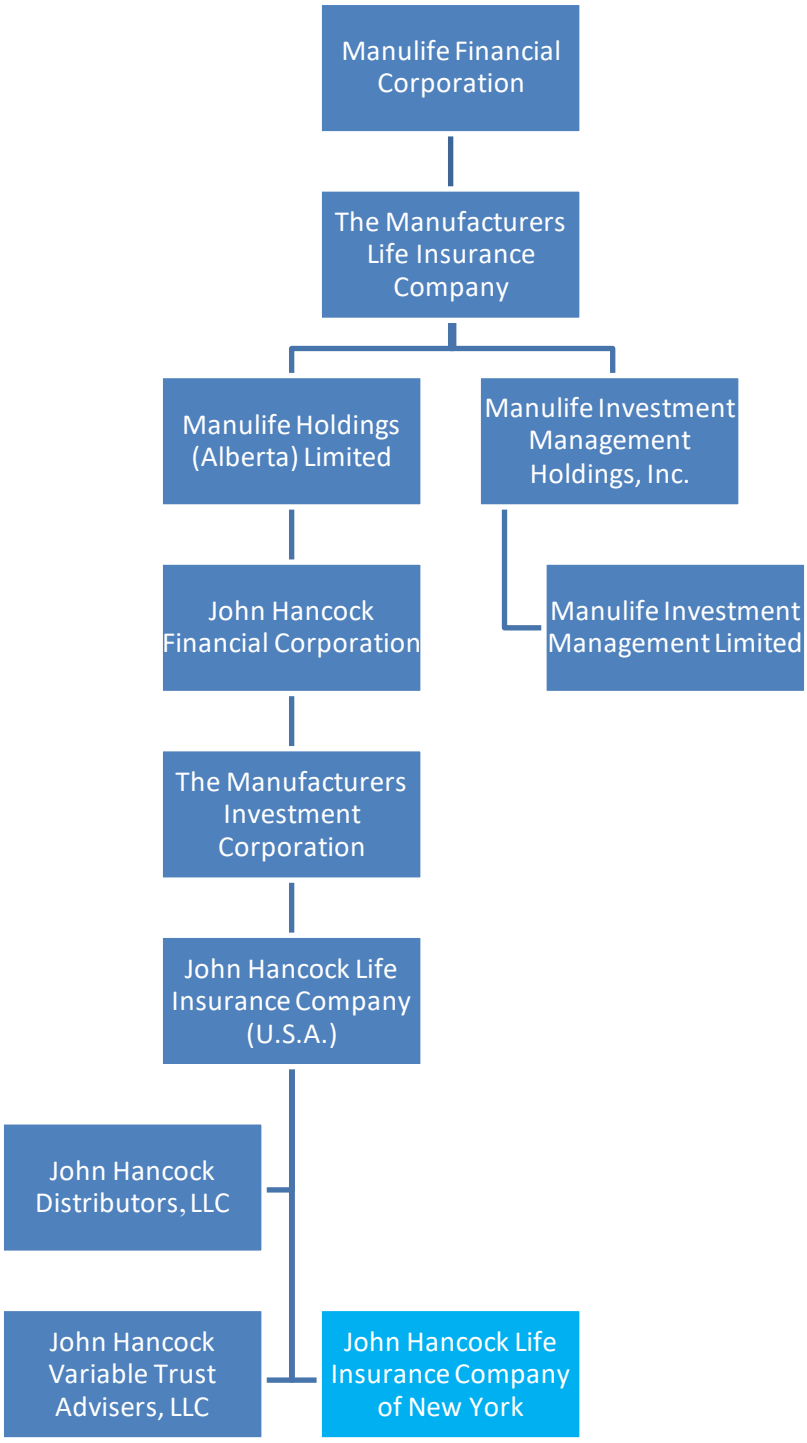
The Company declared and paid dividends to its parent company in 2022, 2023 and 2024 in the amount of $100,000,000 for each year, respectively.

B. Holding Company

The Company is a wholly owned subsidiary of JHUSA, a life insurance company domiciled in the State of Michigan. JHUSA is a wholly owned subsidiary of The Manufacturers Investment Corporation ("MIC"). MIC is a wholly owned subsidiary of John Hancock Financial Corporation ("JHFC"), which is an indirect, wholly owned subsidiary of MLI. MLI, in turn, is a wholly owned subsidiary of MFC, a Canadian-based, publicly traded financial services holding company.

C. Organizational Chart

An organization chart reflecting the relationship between the Company and significant entities in its holding company system as of December 31, 2024, follows:



D. Service Agreements

The Company had six service agreements in effect with affiliates during the examination period.

Type of Agreement and Department File Number	Effective Date	Provider(s) of Service(s)	Recipient(s) of Service(s)	Specific Service(s) Covered	Income/ (Expense)* For Each Year of the Examination
Administrative Services Agreement File No. 29199 Amendment No. 1 File No. 33807	01/01/2001 05/0/1/2005	JHUSA	The Company	Underwriting, policy owner claims, marketing, accounting, functional support, and agent licensing	2020 $(43,337,794) 2021 $(45,755,872) 2022 $(37,579,952) 2023 $(38,750,289) 2024 $(39,228,369)
Investment Services Agreement File No. 42127	01/01/2010	JHUSA	The Company	Asset management services for General Account	2020 $(10,364,291) 2021 $(10,740,755) 2022 $(10,978,499) 2023 $ (9,022,157) 2024 $ (8,901,055)
Amended and Restated Underwriting and Distribution Agreement File No. 33198A	12/01/2009	John Hancock Distributors, LLC	The Company	Principal underwriter, exclusive representative for distributors, review of sales and marketing materials, and filing with the NASD	2020 $(8,995) 2021 $(7,792) 2022 $(4,310) 2023 $(3,879) 2024 $(3,816)
Investment Advisory Agreement File No. 42201 Amended and Restated Investment Advisory Agreement File No. 46068 Second Amended and Restated Investment Advisory Agreement File No. 49777	12/28/2009 06/01/2012 04/27/2015	Manulife Investment Management Limited (formerly, Manulife Asset management Limited)	The Company	Investment advisor	2020 $(365,134) 2021 $(123,271) 2022 $(445,069) 2023 $(355,373) 2024 $(405,052)

Type of Agreement and Department File Number	Effective Date	Provider(s) of Service(s)	Recipient(s) of Service(s)	Specific Service(s) Covered	Income/ (Expense)* For Each Year of the Examination
ALM Service Agreement File No. 42201	12/28/2009	MLI	The Company	ALM services	2020 $(497,230) 2021 $(496,721) 2022 $(490,055) 2023 $(640,508) 2024 $(670,743)
Administrative Services Agreement File No. 47984 Amendment No. 1 File No. 47984A	01/01/2014 08/27/2014	The Company	John Hancock Variable Trust Advisers, LLC (formerly John Hancock Investment management Services, LLC) and John Hancock Investment Management LLC (formerly, John Hancock Advisers, LLC)	Administrative services	2020 $14,100,685 2021 $15,733,318 2022 $12,747,981 2023 $11,767,382 2024 $12,106,839

* Amount of Income or (Expense) Incurred by the Company

The Company participates in a federal income tax allocation agreement with its parent and affiliates.

E. Management

The Company's by-laws provide that the board of directors shall be comprised of not less than seven and not more than 18 directors. Directors are elected for a period of one year at the annual meeting of the stockholders held in March of each year. As of December 31, 2024, the board of directors consisted of nine members. Meetings of the board are held quarterly.

The nine board members and their principal business affiliation, as of December 31, 2024, were as follows:

Name and Residence	Principal Business Affiliation	Year First Elected
Nora N. Crouch* Virginia	Retired - Former Chief Accounting Officer Markel Corporation	2022
Aimee DeCamillio Tennessee	Global Head of Retirement, Wealth & Asset Management, Manulife Financial Corporation	2024
Dara Gough Massachusetts	Global Head of Human Resources Manulife Wealth & Asset Management, Manulife Financial Corporation	2024
Thomas E. Hampton* District of Columbia	Retired - Former Senior Advisor at Dentons US LLP Retired - Former Commissioner of the District of Columbia Department of Insurance Securities and Banking	2021
Jeonghyon Stephanie Nam* New Hampshire	Retired - Former Partner Skadden, Arps, Slate, Meagher & Flom LLP	2019
Ken Ross Michigan	Vice President, Government Relations JHUSA, JHNY, and JHLH	2019
Brooks Tingle Massachusetts	President and CEO JHUSA, JHNY, and JHLH	2018
Shamus E. Weiland New York	Chief Information Officer Manulife Financial Corporation	2021
Henry H. Wong Massachusetts	Chief Investment Officer JHUSA, JHNY, and JHLH	2019

*Not affiliated with the Company or any other company in the holding company system

Effective June 16, 2025, Adam Wise replaced Henry H. Wong as a director of the Company.

The examiner's review of the minutes of the meetings of the board of directors and its committees indicated that meetings were well attended, and that each director attended a majority of meetings.

The following is a listing of the principal officers of the Company as of December 31, 2024:

Name	Title
Brooks Tingle	President and Chief Executive Officer
Alex Silva	Chief Financial Officer
Tracy Kane Lannigan	Counsel and Corporate Secretary
Eileen Cloherty	Controller
Stephanie Fadous	Treasurer
Ted Bruntrager	Chief Risk Officer and Chief Compliance Officer
Brian Tucker *	Chief Administrative Officer
Richard Harris	Appointed Actuary

*Designated consumer services officer per Section 216.4(c) of 11 NYCRR 216 (Insurance Regulation 64)

Effective May 9, 2025, Hung Ko replaced Stephanie Fadous as Treasurer of the Company.

4. TERRITORY AND PLAN OF OPERATIONS

The Company is authorized to write life insurance, annuities and accident and health insurance as defined in paragraphs 1, 2 and 3 of Section 1113(a) of the New York Insurance Law.

The Company is licensed to transact business only in the State of New York. In 2024, 77.0% of the life premiums, 96.9% of the annuity considerations, and 73.6% of the accident and health premiums were received from New York. Policies are written on a non-participating basis.

A. Statutory and Special Deposits

As of December 31, 2024, the Company had $410,000 (par value) of United States Treasury Bonds on deposit with the State of New York, its domiciliary state, for the benefit of all policyholders, claimants, and creditors of the Company.

B. Direct Operations

The Company issues individual whole and term life insurance, universal, variable life insurance, and group pension contracts. The Company sells its variable annuity products in the employee retirement services market. In 2012, the Company suspended new sales of its fixed deferred and variable annuity products. In March 2013, the Company discontinued new sales of its remaining annuity products, including structured settlements and single premium immediate annuities.

The Company's agency operations are conducted on a general agency basis. Products are primarily distributed through licensed financial advisors. Variable life products are exclusively distributed by the Company's affiliate, John Hancock Distributors, LLC, pursuant to an underwriting and distribution agreement.

C. Reinsurance

As of December 31, 2024, the Company had reinsurance treaties in effect with 26 companies, of which 13 were authorized or accredited. The Company's life and accident and health businesses are reinsured on a coinsurance, modified coinsurance, and/or yearly renewable term basis. Reinsurance is provided on an automatic and facultative basis.

The maximum retention limit for individual life contracts is $30,000,000. The total face

amount of life insurance ceded as of December 31, 2024, was $30,899,160,264 which represents 62.4% of the total face amount of life insurance in-force.

Reserve credit taken for reinsurance ceded to unauthorized companies and reinsurance recoverable from unauthorized companies, totaling $1,180,855,470, was supported by letters of credit, trust agreements and funds withheld.

The total face amount of life insurance assumed as of December 31, 2024, was $9,636,647,390.

5. FINANCIAL STATEMENTS

The following statements show the assets, liabilities, capital and surplus as of December 31, 2024, as contained in the Company's 2024 filed annual statement, a condensed summary of operations and a reconciliation of the capital and surplus account for each of the years under review. The examiner's review of a sample of transactions did not reveal any differences which materially affected the Company's financial condition as presented in its financial statements contained in the December 31, 2024, filed annual statement.

A. Independent Accountants

The firm of EY was retained by the Company to audit the Company's combined statutory basis statements of financial position of the Company as of December 31 of each year in the examination period, and the related statutory-basis statements of operations, capital and surplus, and cash flows for the year then ended.

EY concluded that the statutory financial statements presented fairly, in all material respects, the financial position of the Company at the respective audit dates. Balances reported in these audited financial statements were reconciled to the corresponding years' annual statements with no discrepancies noted.

B. Net Admitted Assets

Bonds	$ 6,283,802,375
Stocks:	
Preferred stocks	15,291,329
Common stocks	26,330,193
Mortgage loans on real estate:	
First liens	536,868,339
Other than first liens	8,577,754
Real estate:	
Properties held for the production of income	103,601,913
Properties held for sale	59,481,858
Cash, cash equivalents and short-term investments	28,191,250
Contract loans	216,983,406
Derivatives	353,275,733
Other invested assets	629,169,822
Receivable for securities	654,279
Receivable for collateral on derivatives	6,681,105
Investment income due and accrued	81,464,873
Premiums and considerations:	
Uncollected premiums and agents' balances in the course of collection	5,165,026
Reinsurance:	
Amounts recoverable from reinsurers	32,776,250
Funds held by or deposited with reinsured companies	677,933,718
Other amounts receivable under reinsurance contracts	21,222,121
Net deferred tax asset	93,534,954
Guaranty funds receivable or on deposit	7,134
Receivables from parent, subsidiaries, and affiliates	468,634,598
Fee income receivables	4,827,522
Miscellaneous accounts receivables	10,348,638
From separate accounts, segregated accounts and protected cell accounts	8,460,060,985
Total admitted assets	$18,124,885,175

C. Liabilities, Capital and Surplus

Aggregate reserve for life policies and contracts	$6,425,942,003
Aggregate reserve for accident and health contracts	41,398
Liability for deposit-type contracts	189,964,073
Contract claims:	
Life	24,068,307
Policyholders' dividends due and unpaid	559,102
Provision for policyholders' dividends and coupons payable in following calendar year – estimated amounts	
Dividends apportioned for payment	9,765,816
Dividends not yet apportioned	2,607,282
Premiums and annuity considerations for life and accident and health contracts received in advance	442,152
Contract liabilities not included elsewhere:	
Surrender values on cancelled contracts	263,886
Other amounts payable on reinsurance	50,283,211
Interest maintenance reserve	507,055,972
Commissions to agents due or accrued	2,307,140
General expenses due or accrued	9,819,104
Transfers to separate accounts due or accrued	(11,587,756)
Taxes, licenses, and fees due or accrued, excluding federal income taxes	8,091,690
Current federal and foreign income taxes	31,050,902
Amounts withheld or retained by company as agent or trustee	103,504
Remittances and items not allocated	4,521,526
Miscellaneous liabilities:	
Asset valuation reserve	89,155,115
Reinsurance in unauthorized companies	90,870,345
Funds held under reinsurance treaties with unauthorized reinsurers	283,909,540
Payable to parent, subsidiaries, and affiliates	12,481,084
Derivatives	249,833,504
Payable for securities	15,751,916
Payable for collateral on derivatives	65,889,906
Miscellaneous liabilities	43,845,267
Deferred gain on reinsurance	7,826
From Separate Accounts statement	8,460,060,985
Total liabilities	$16,567,104,800
Common capital stock	$ 2,000,003
Gross paid in and contributed surplus	913,305,622
Unassigned funds (surplus)	642,474,750
Surplus	$ 1,555,780,372
Total capital and surplus	$ 1,557,780,375
Total liabilities, capital and surplus	$18,124,885,175

D. Condensed Summary of Operations

	2020	2021	2022	2023	2024
Premiums and considerations	$ 974,487,624	$1,014,866,966	$(214,393,382)	$ 934,459,574	$ 923,042,867
Investment income	348,440,749	434,459,516	376,259,455	353,055,771	379,958,740
Commissions and reserve adjustments on reinsurance ceded	22,539,661	19,798,684	1,088,605,641	(88,391,955)	(119,762,683)
Miscellaneous income	132,493,019	140,399,107	112,692,823	89,956,699	89,486,264
Total income	$1,477,961,053	$1,609,524,273	$1,363,164,537	$1,289,080,089	$1,272,725,188
Benefit payments	$1,513,242,688	$1,850,235,067	$1,495,993,163	$1,461,168,483	$1,470,909,914
Increase in reserves	530,143,325	214,976,266	2,667,681	(63,891,104)	(110,233,390)
Commissions	68,780,041	71,704,314	53,300,386	48,908,385	48,789,406
General expenses and taxes	49,334,026	64,761,035	52,731,893	51,116,484	46,730,590
Net transfers to (from) Separate Accounts	(374,629,460)	(711,772,434)	(262,480,376)	(426,266,525)	(536,751,316)
Miscellaneous deductions	(24,903,136)	(52,448,218)	(190,186,259)	(85,474,206)	(67,500,200)
Total deductions	$1,761,967,484	$1,437,456,030	$1,152,026,488	$ 985,561,517	$ 851,945,004
Net gain (loss) from operations	$(284,006,431)	$ 172,068,243	$ 211,138,049	$ 303,518,572	$ 420,780,184
Dividends	11,680,114	9,383,710	11,222,571	14,181,460	15,064,750
Federal and foreign income taxes incurred	(15,228,996)	6,554,066	29,154,093	(32,176,026)	10,571,911
Net gain (loss) from operations before net realized capital gains	$(280,457,549)	$ 156,130,467	$ 170,761,385	$ 321,513,138	$ 395,143,523
Net realized capital gains (losses)	(6,654,221)	(14,226,561)	42,206,329	(22,271,374)	(94,134,383)
Net income	$(287,111,770)	$ 141,903,906	$ 212,967,714	$ 299,241,764	$ 301,009,140

E. Capital and Surplus Account

	2020	2021	2022	2023	2024
Capital and surplus, December 31, prior year	$1,423,808,055	$1,213,696,222	$1,320,358,325	$1,221,249,534	$1,411,106,646
Net income	$ (287,111,770)	$ 141,903,906	$ 212,967,714	$ 299,241,764	$ 301,009,140
Change in net unrealized capital gains (losses)	73,271,629	(54,570,202)	(140,585,051)	(39,600,824)	(70,987,834)
Change in net unrealized foreign exchange capital gain (loss)	(301)	(2,022)	581	9	(20)
Change in net deferred income tax	87,098,224	6,977,224	(7,820,326)	(37,929,978)	(13,577,820)
Change in non-admitted assets and related items	(41,380,773)	(11,264,207)	(17,080,236)	(3,120,417)	(3,411,627)
Change in liability for reinsurance in unauthorized companies	(5,787,699)	(7,621,946)	(87,454,408)	70,065,403	(50,557,269)
Change in reserve valuation basis	(36,296,901)	0	0	0	0
Change in asset valuation reserve	4,586,475	35,959,771	11,090,288	7,582,785	90,258,709
Surplus adjustments:					
Change in surplus as a result of reinsurance	(4,490,717)	(4,627,296)	29,772,647	(6,381,630)	(6,059,550)
Dividends to stockholders	0	0	(100,000,000)	(100,000,000)	(100,000,000)
Surplus adjustment due to unamortized interest maintenance reserve	0	(93,125)	0	0	0
Net change in capital and surplus for the year	$ (210,111,833)	$ 106,662,103	$ (99,108,791)	$ 189,857,112	$ 146,673,729
Capital and surplus, December 31, current year	$1,213,696,222	$1,320,358,325	$1,221,249,534	$1,411,106,646	$1,557,780,375

F. Reserves

The Department conducted a review of the reserves as of December 31, 2024. This review included an examination of the asset adequacy analysis in accordance with 11 NYCRR 95 (Insurance Regulation 126). During the asset adequacy analysis review, the Department noted concerns with the modeling methodology used for YRT reinsurance. The Company has agreed to refine its methodology and to strengthen reserves in a manner acceptable to the Department. The Company agreed to establish $495 million in additional reserves by December 31, 2026.

6. PRIOR REPORT SUMMARY AND CONCLUSIONS

Following are the recommendation and violation contained in the prior report on examination and the subsequent actions taken by the Company in response to each citation:

Item	Description
A	The examiner recommended that the Company continue to compute reserves using the assumptions and methodologies as agreed upon with the Department. Based on the examiner's review, the Company attempted to compute reserves using the assumptions and methodologies as agreed upon with the Department. However, the Company made additional offsetting changes when computing reserves during the examination period that were not discussed with the Department. These offsetting changes resulted in the Department expressing concerns with the modeling methodology used for YRT reinsurance. (See item 5F of this report.)
B	The Company violated Section 4228(h) of the New York Insurance Law by failing to have a signed and dated demonstration prior to the date the statements qualified actuary sign and date the demonstrations. Based on the examiner's review, the Company maintained a signed and dated demonstration prior to the date the statements qualified actuary signed and dated the demonstration.

7. SUMMARY AND CONCLUSIONS

Following is the comment contained in this report:

Item	Description	Page No(s).
A	The Department conducted a review of the reserves as of December 31, 2024. This review included an examination of the asset adequacy analysis in accordance with 11 NYCRR 95 (Insurance Regulation 126). During the asset adequacy analysis review, the Department noted concerns with the modeling methodology used for YRT reinsurance. The Company has agreed to refine its methodology and to strengthen reserves in a manner acceptable to the Department. The Company agreed to establish $495 million in additional reserves by December 31, 2026.	18

Respectfully submitted,

Jan Pierre Santiago
INS Regulatory Insurance Services, Inc.

STATE OF TEXAS)
) SS:
COUNTY OF HARRIS)

Jan Pierre Santiago, being duly sworn, deposes and says that the foregoing report, subscribed by him, is true to the best of his knowledge and belief.

Jan Pierre Santiago

Subscribed and sworn to before me Janet Cedillo Janet Cedillo
this 3rd day of June 2026

JANET JUDITH CEDILLO
Notary Public, State of Texas
Comm. Expires 09-03-2029
Notary ID 133312725

Respectfully submitted,

/s/
Vincent Targia
Principal Insurance Examiner

STATE OF NEW YORK)
) SS:
COUNTY OF NEW YORK)

Vincent Targia, being duly sworn, deposes and says that the foregoing report, subscribed by him, is true to the best of his knowledge and belief.

/s/
Vincent Targia

Subscribed and sworn to before me

this_____ day of _____

APPOINTMENT NO. 32820

NEW YORK STATE

DEPARTMENT OF FINANCIAL SERVICES

*I, **ADRIENNE A. HARRIS**, Superintendent of Financial Services of the State of New York, pursuant to the provisions of the Financial Services Law and the Insurance Law, do hereby appoint:*

JAN PIERRE SANTIAGO
(INS REGULATORY INSURANCE SERVICES, INC.)

as a proper person to examine the affairs of the

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK

and to make a report to me in writing of the condition of said

COMPANY

with such other information as she shall deem requisite.

In Witness Whereof, I have hereunto subscribed my name and affixed the official Seal of the Department at the City of New York

this 7th day of July, 2025

ADRIENNE A. HARRIS
Superintendent of Financial Services

By: Mark McLeod

MARK MCLEOD
DEPUTY CHIEF - LIFE BUREAU